

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:

Preston J. Ruth
Brenda A. Ruth

CASE NO.: 3:11-bk-07426
Chapter 11

Debtors

Preston J. Ruth
Brenda A. Ruth

Plaintiff(s)

Adv. No. 3:12-ap-00362

v.

JPMorgan Chase Bank, N.A.
Unimortgage, LLC

Defendants.

DEFAULT JUDGMENT

This Judgment is entered after entry of Default dated June 15, 2012 and Order Granting Motion for Judgment by Default against the Defendants, it is:

ORDERED AND ADJUDGED

1. Judgment is entered in favor of the Plaintiffs, Preston J. Ruth and Brenda A. Ruth and against the Defendants, JPMorgan Chase Bank, N.A. and Unimortgage, LLC.
2. The replacement value of the interest or claim of the Defendants in the Plaintiffs' property is \$0.00.

3. Defendant's lien on the Plaintiffs' property located at 1098 Seminole Avenue,
Jacksonville, Florida 32254, with the legal description of

"Lot 1, Block 84, Biltmore, according to plat thereof as
recorded in Plat Book 12, Pages 9 and 10, of the current
public records of Duval County, Florida"

as recorded at OR Book 13431 Page 2206 of the Public Records of Duval County,
Florida shall be deemed void and shall be extinguished automatically, without
further court order, upon entry of the Debtors' discharge in the lead chapter 11
case; provided, however, that the Court reserves jurisdiction to consider, if
appropriate, the avoidance of Bank of America, N.A.'s lien prior to the Debtors'
discharge. Further, if this case is converted to a case under Chapter 7 or if this
chapter 11 case is dismissed, the mortgage will no longer be considered void and
shall be restored as a secured debt.

DATED this 29 day of June, 2012 in Jacksonville, Florida.

Paul M. Glenn

Paul M. Glenn
United States Bankruptcy Judge

Copies furnished to:
Jason A. Burgess
JPMorgan Chase Bank, N.A.
Unimortgage, LLC

RECORDED IN THE US BANKRUPTCY COURT
OF THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.S.B. VOL. 54 NO. 1593